

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-16553-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Linda L. Puzio  
277 Church Street  
Lodi, NJ 07644

Social Security No.:  
xxx-xx-9367

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 10/18/23  
Time: 08:30 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: August 7, 2023  
JAN: rh

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Linda L. Puzio  
Debtor

Case No. 23-16553-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 07, 2023

User: admin  
Form ID: 132

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2023:

Recip ID	Recipient Name and Address
db	+ Linda L. Puzio, 277 Church Street, Lodi, NJ 07644-3412

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 07 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 07 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519986118	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 20:36:11	CBNA/HOME DEPOT, CITI CARDS PRIVATE LABEL BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
519986119	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 20:47:50	CITIBANK, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
519986120	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 20:47:21	CITIBANK SEARS, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
519986121	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 20:36:59	CITIBANK/THE HOME DEPOT, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
519986122	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 07 2023 20:38:00	COMENITY BANK/AVENUE, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519986123	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 07 2023 20:38:00	COMENITY BANK/CATHERINES, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519986124	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 07 2023 20:38:00	COMENITY BANK/FASHION BUG, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519986125	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 07 2023 20:38:00	COMENITY BANK/KINGSIZE, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519986127	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 07 2023 20:38:00	COMENITY BANK/MANDEE, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519986128	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 07 2023 20:38:00	COMENITY BANK/ROAMAN'S, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519986129	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

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		Aug 07 2023 20:38:00	COMENITY/MPRC, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519986130	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 07 2023 20:38:00	COMENITYBANK/TRWRDSV, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519986134	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 20:47:29	MACYS/FDSB, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
519986131	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 07 2023 20:39:00	FINGERHUT, ATTN: BANKRUPTCY, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
519986132	+ Email/Text: EBNBKNOT@ford.com	Aug 07 2023 20:39:00	KIA MOTORS FINANCE, ATTN: BANKRUPTCY, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
519986133	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 07 2023 20:37:00	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
519986136	Email/Text: Bankruptcy.Notices@pnc.com	Aug 07 2023 20:38:00	PNC MORTGAGE, ATTN: BANKRUPTCY, PO BOX 8819, DAYTON, OH 45401
519986116	Email/Text: Bankruptcy.Notices@pnc.com	Aug 07 2023 20:38:00	BBVA, ATTN: BANKRUPTCY, 5 SOUTH 20TH ST, BIRMINGHAM, AL 35233
519986138	+ Email/PDF: gecsedl@recoverycorp.com	Aug 07 2023 20:47:50	SYNCB/IKEA, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519986139	+ Email/PDF: gecsedl@recoverycorp.com	Aug 07 2023 20:47:28	SYNCB/LORD & TAYLOR, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519986141	+ Email/PDF: gecsedl@recoverycorp.com	Aug 07 2023 20:47:46	SYNCHRONY BANK, ATTN: BNAKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519986142	+ Email/PDF: gecsedl@recoverycorp.com	Aug 07 2023 20:47:50	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519986144	+ Email/PDF: gecsedl@recoverycorp.com	Aug 07 2023 20:47:49	SYNCHRONY BANK/JCPENNEY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519986145	+ Email/PDF: gecsedl@recoverycorp.com	Aug 07 2023 20:48:05	SYNCHRONY BANK/PC RICHARDS & SONS, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519986146	+ Email/PDF: gecsedl@recoverycorp.com	Aug 07 2023 20:47:22	SYNCHRONY BANK/SHOPNBC, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519986147	+ Email/PDF: gecsedl@recoverycorp.com	Aug 07 2023 20:36:07	SYNCHRONY BANK/TJX, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
519986148	+ Email/PDF: gecsedl@recoverycorp.com	Aug 07 2023 20:47:46	SYNCHRONY/HSN, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
519986149	+ Email/Text: bncmail@w-legal.com	Aug 07 2023 20:38:00	TARGET, C/O FINANCIAL & RETAIL SRVS, MAILSTOP BT POB 9475, MINNEAPOLIS, MN 55440-9475

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519986115		ALLEGRO CREDIT
519986140		SYNCB/WALMART DC
519986126	*+	COMENITY BANK/KINGSIZE, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125

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519986135	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., MACYS/FDSB, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
519986137	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC MORTGAGE, ATTN: BANKRUPTCY, PO BOX 8819, DAYTON, OH 45401
519986117	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., BBVA, ATTN: BANKRUPTCY, 5 SOUTH 20TH ST, BIRMINGHAM, AL 35233
519986143	*+	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2023 at the address(es) listed below:

Name	Email Address
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Linda L. Puzio ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3